



TOP OF MIND

THE INTACT INSURANCE NEWSLETTER FOR BUSINESS INSURANCE BROKERS

ISSUE NUMBER 5:
THE PROFESSIONAL SERVICES INDUSTRY



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THE INTACT INSURANCE NEWSLETTER FOR BUSINESS INSURANCE BROKERS

Welcome to another edition of TOP OF MIND.

We've been putting together content that we hope will interest you and meet your expectations. This edition's feature article by our contributor Stéphane Desjardins is about how important it is, for any company, to have a solid business continuity plan in place, in case the unexpected happens.

The Commercial Lines and Specialty Solutions teams hope you're having a great summer. We'll stay in touch!



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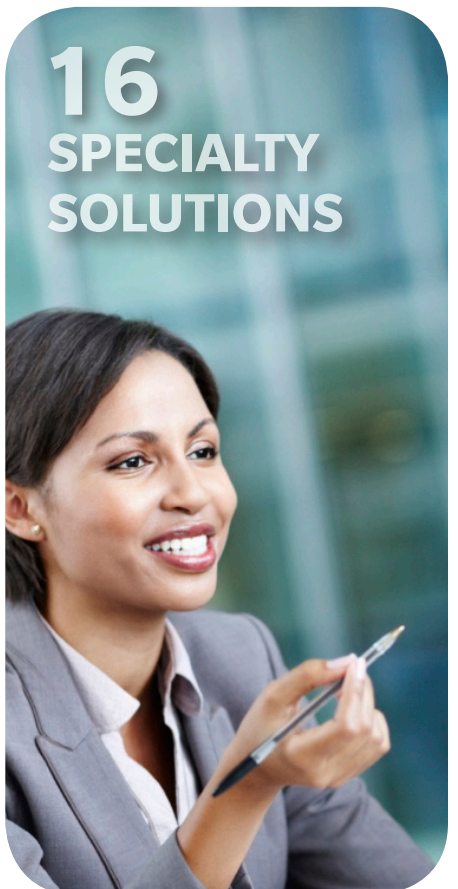
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Economic Indicators

INDICATORS	REFERENCE PERIOD	RATE	CHANGE
Real Gross Domestic Product (GDP) Annualized growth rate	Q1 2017		+ 3.5 %
Consumer Price Index (CPI)	May 2017	0.7 %	-0.1 %
Unemployment Rate	May 2017	6.0 %	-0.6 %

Sources: Bank of Canada, Statistics Canada, and Institut de la statistique du Québec

ARE YOUR CUSTOMERS READY FOR THEIR “END OF THE WORLD”?

Stéphane Desjardins

For any small business, the end of the world doesn't mean zombies from *The Walking Dead*. A cyber attack that holds servers hostage until a ransom is paid, a flood that fills a plant with foul-smelling mud, an employee killed in a workplace dispute, customers coming down with food poisoning, industrial secrets stolen by a foreign power and then published by media worldwide: these are the kind of scenarios that can mean the end of the world for a small business.

Crisis management experts have identified a number of events that have awakened business leaders to potential threats: the 1998 ice storm, September 11, 2001, the 2013 Lac-Mégantic tragedy and the 2016 Fort McMurray fire. These crises all have one feature in common: a dramatic unforeseen event runs out of control and destroys or paralyzes businesses, threatening their very existence and irreversibly affecting the lives of employees and managers.

Several sources have re-appraised the widely held belief that 80% of American small businesses hit by a major disaster will not survive for more than three years. Similarly, data from the U.S. National Archives and Records Administration show that the majority of businesses unable to restart their operations ten days after a loss end up going out of business.

According to Pivotal, **44 %** of American small businesses go under after a fire.

The website Continuity Central states that 49% of American small businesses estimate they would need three months to fully recover from a major natural disaster. According to Pivotal, 44% of American businesses go under after a fire, and of those that manage to get back on their feet, 33% survive for only three years.

Despite these facts, 68% of American SMEs have yet to draft a recovery plan. Yet 59% of business leaders worldwide express concern over cyber attacks in 2017, and many are ill-prepared or unprepared to deal with one, according to PricewaterhouseCoopers. Thus 93% of American businesses that are unable to access their computer data for ten or more days go bankrupt, reports Pivotal.

[Read more →](#)



What about Canada?

On our side of the border, Statistics Canada has no data on the matter, nor does the Canadian Federation of Independent Business (CFIB). “We’ve never surveyed our members on this topic, but I don’t think contingency plans like these are widely found among small businesses,” commented CFIB Senior Vice-President Martine Hébert. “Business leaders are caught up in everyday business dealings and I don’t think they see this as a major concern. Still, some businesses have implemented preventive measures, especially when it comes to computer data. The situation is different for every business. A graphic design firm may recover from a disaster more easily than a retail store.”

In Hébert’s opinion, insurers and their brokers have a responsibility to clearly explain to entrepreneurs the importance of such a plan as well as the terminology relating to disasters in insurance policy wordings. An ounce of prevention is worth a pound of cure.

Responding to disaster

One thing is clear: while threats may seem far off, top executives need to assume ownership of disaster prevention. This means they need to put themselves in a sort of “paranoid offensive position” and always expect the worst.

Entrepreneurs are used to overcoming difficulties. It’s part of their nature. But the difficulty here is like climbing Mount Everest! A methodical approach is needed.

Entrepreneurs need to ask themselves how they will respond if they get a 3 a.m. call saying there has been an explosion at their plant or office, their production manager is on the brink of death, or the flu pandemic has struck half their workforce.

“Every year many fully insured commercial operations fail to survive a total loss. While you may have full insurance, maybe even business interruption coverage, by the time your business is rebuilt, your customer base may have moved on.”
([Contingency Planning information sheet](#), Intact Insurance)

Furthermore, employers are legally required to ensure a safe work environment. We have seen cases of businesses being held liable for damages to neighbours after enduring a disaster.

In addition to property damage, businesses may suffer harm to their reputation if a crisis is poorly managed. Perception can weigh just as heavily as the facts in traditional media, and even more so on social media. The corporate message may sound the company’s death knell or signal its rebirth. We all remember how the management of Maple Leaf Foods successfully managed the listeriosis crisis and how Hydro-Québec dealt with the ice storm.

This is where an emergency plan, commonly known as a “business continuity plan” (BCP) or “disaster recovery plan”, makes perfect sense. The plan should identify the threats and set out how to deal with them, with each individual’s responsibilities, internal and external emergency resources and contacts, and response times. The goal? To resume deliveries or customer service as quickly as possible while minimizing losses.

[Read more →](#)

Preparation

A well-organized small business must:

- have a business continuity plan in place;
- implement the plan in the company;
- test and fine-tune the plan every year.

A good plan will identify risks and threats, plan for their occurrence or frequency (quantified on a numeric scale), and identify essential operational functions and personnel.

Some measures are relatively easy to implement: installing suitable alarm systems (water, fire and theft), key equipment maintenance plans, antivirus and data backup software, protection against cyber attacks, and employee training. Others are more complex. For example, who will take over if the production line is shut down for days or weeks? Where will the business operate if its facilities have been destroyed or are inaccessible? Who will take over if key personnel or suppliers are unable to deliver the goods?

Implementation

In an emergency, the business must manage two crises at the same time: the disaster and the company's public image, which are both equally important. Neglecting either of them will only make things more difficult. Managers who avoid the media or make inappropriate statements that show a lack of sincerity, compassion or control over a situation will affect the company's ability to get partners and customers on board and ensure that a company gets back on its feet.

All executives must be thoroughly familiar with the plan, as they will lead the annual emergency exercises used to identify strengths and weaknesses of every link in the chain as well as response times. Building plans must also be available for emergency services (identifying emergency exits, sprinklers, hazardous material storage locations and methods, safety equipment, up-to-date inventories, etc.) and computer data must be stored in the cloud as a simple redundant backup solution.

Lastly, a business must evaluate its losses and conduct an inventory as soon as possible in order to initiate the insurance claims process with its insurer, as any delay may have a negative impact on cash flow.

WHAT ARE THE RISKS AND THREATS?

NATURAL DISASTERS: FLOODS, DAMAGED PIPING, EARTHQUAKES, WINDSTORMS, SEWER BACKUPS // **HUMAN DISASTERS:** POWER FAILURES AFFECTING COMPUTER SYSTEMS, MACHINERY AND TELECOMMUNICATIONS // **MAJOR LOSS:** FIRES, EXPLOSIONS, SIGNIFICANT THEFT OF PRODUCTS OR EQUIPMENT, BUILDING COLLAPSE, GAS LEAKS // **CRIMINAL ACTIVITY:** BREAK-INS, HOSTAGE TAKINGS, DEMONSTRATIONS, INDUSTRIAL ESPIONAGE, INFILTRATION BY ORGANIZED CRIME // **LABOUR DISPUTES:** STRIKES, OCCUPATION, ILLEGAL CONFINEMENT OF EXECUTIVES OR STRIKEBREAKERS // **KEY EMPLOYEE MANAGEMENT:** RESIGNATION OR DEATH OF AN EXECUTIVE OR IMPORTANT PRODUCTION STAFF // **SERIOUS TECHNOLOGICAL PROBLEMS:** CYBER ATTACKS, THEFT OR DESTRUCTION OF COMPUTER EQUIPMENT OR DATA // **PUBLIC HEALTH CRISES:** CONTAMINATION OF FACILITIES, POISONING OF EMPLOYEES OR CUSTOMERS, PANDEMICS // **PRODUCTION OR DELIVERY CHAIN CRISES:** BANKRUPTCY OR SUDDEN SHUTDOWN OF KEY SUPPLIERS OR SHIPPERS // **REPUTATIONAL CRISES:** MANAGEMENT OF LEGAL ADVISORS, PUBLIC DISCOURSE, RECALLS, CUSTOMER WARRANTIES // **POLITICAL CRISES:** TERRORIST ATTACKS, DEMONSTRATIONS BY ADVOCACY GROUPS // **CASH FLOW MANAGEMENT:** EVALUATION OF CASH ASSETS FOR WEATHERING THE STORM, DIALOGUE WITH LENDERS, BANKERS AND BACKERS, OBTAINING GOVERNMENT COMPENSATION OR EMERGENCY FUND ALLOCATIONS, COLLABORATION WITH SUPPLIERS TO EXTEND PAYMENT DEADLINES

Read more →

ESSENTIAL DATA AND DOCUMENTS TO BACK UP

- ✓ Accounting, management, production and logistics processes
- ✓ Copies of all legal documents and insurance policies
- ✓ Emergency measures, instruction manuals
- ✓ Contact information for employees, external stakeholders, emergency or disaster experts (including information about the insurer)
- ✓ Manufacturer's warranties, value of buildings and machinery
- ✓ Sales and production records, personnel files
- ✓ Contracts, union agreements, payroll data
- ✓ Leases, deeds, patents, etc.

WHAT A BCP ADDRESSES

- ✓ Crises that may affect the business
- ✓ Impacts
- ✓ Emergency resources and contacts
- ✓ Customer loyalty in the event of shipping or sales interruptions
- ✓ Who will be affected if a disaster occurs: the business, its neighbours, suppliers, customers, staff?
- ✓ The maximum downtime during which the business can interrupt operations without irreparably affecting its survival or losing customers

IN CASE OF DISASTER, A BCP DESCRIBES

- ✓ Each individual's responsibilities and response times
- ✓ The measures in place to ensure employee safety
- ✓ How to ensure security of the company's facilities
- ✓ Procedures for maintaining the integrity of key computer data and documents, for example, by using a redundant backup system
- ✓ Communications strategies required to maintain the company's reputation with its partners, customers and the public
- ✓ The procedure for relaunching operations as soon as possible
- ✓ The most accurate damage assessment possible with a view to returning to normal

FURTHER READING

Loss Prevention – Contingency Planning, Intact Insurance

<https://www.intact.ca/resources/intact-insurance/assets/ContingencyPlanning.pdf>

Guide pour l'élaboration d'un plan de continuité des affaires (in French only), Chambre de l'assurance de dommages

<http://bit.ly/2oanCq7>

How to recover when disaster strikes your business, Business Development Bank of Canada

<http://bit.ly/2u4e7IF>



**NO ONE IS IMMUNE
FROM CYBER THREATS**
WITH CYBER COVERAGE,
YOUR CUSTOMERS WILL
BE PREPARED

Being prepared to respond to a cyber attack: these days, it's an essential part of a good business continuity plan. Everyone is exposed to this type of risk, and that includes companies of all sizes.

Theft of data, viruses, computer hacking: in every type of business out there, cybercrime is a reality that can't be ignored. The internet and the technologies that go with it are a gold mine for criminals. Customer files, credit card information and bank account numbers are just what cybercriminals are looking for.

Faced with the genuine threat of cyber attacks, your customers need to keep up to speed on the risks for their business so they can prepare and protect it in case they suffer a data privacy breach. With Cyber Coverage, they get all this, because they enjoy cleverly designed coverage combined with a "prevention and practical support" component.

The "protection component" of Cyber Coverage includes:

- Special coverage for data privacy breaches, specifically remediation expenses, coverage for resulting business interruption losses, and coverage for legal and defence costs related to online security

For prevention and support, Cyber Coverage provides:

- Direct access to prevention and intervention services, provided by CyberScout (formerly Services IDT911), to lower the risk of a data breach and minimize the impact if one occurs.
- Web platform with information on data privacy including assessment tools that help your customers find out whether they are vulnerable to a privacy breach, pinpoint potential security lapses, and propose appropriate measures to prevent them.
- Expertise and technical support available 24/7

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Cyber Coverage is part of the Assistinc. trio of services

In case of trouble, your customers who own or manage a business are sure to appreciate this package of assistance services. Recommend **Assistinc.**, our trio of assistance services, at one very affordable price. Besides Cyber Coverage, there's Legal Guard Telephone Assistance and HR Assist from Intact Insurance.



ASSISTinc.
Your business. Our assistance.



MAKE YOUR CLIENTS AWARE OF THE POTENTIAL IMPACT OF ACCIDENTAL EQUIPMENT BREAKDOWN

Service businesses, manufacturers, retailers, restaurants ... the list goes on. Whatever the business sector, your customers who own a company need to be aware of the risks they run and the potential impact of a sudden, accidental breakdown of their equipment.

An unexpected breakdown can cause major losses and even jeopardize the company's survival. The sudden disruption of operations can have a domino effect, with repercussions for every aspect of the business.

Indispensable protection: Equipment Breakdown Insurance

Your customers can never make an incident like this impossible, but they can reduce the impact by preparing themselves with the right protection. Offer them our Equipment Breakdown Insurance, covering the sudden and accidental breakdown of insured equipment as well as property that is directly damaged by the accident. If this type of incident happens, your customers can claim for:

- Direct damage to their property, and other property for which they are legally responsible
- Perishable goods in their inventory
- Extra expenses to keep regular operations going during the time it takes to restore the equipment
- Business interruption losses as defined in their insurance policy
- Replacement cost of the broken equipment and other property damaged by the accident.

A coverage for commonly used equipment

Our Equipment Breakdown Insurance covers the breakdown of equipment commonly used in business operations, such as:

- boilers and pressure vessels
- air conditioning, refrigeration equipment and compressors
- transformers and electrical equipment
- machinery and mechanical equipment
- electronics, including data processing, communications and other office automation equipment (computers, photocopiers, telephone systems).

No business is immune from the possibility of an equipment breakdown, so it's important to make your customers aware of the potential consequences. Help them mitigate the impact as much as possible, with tailor-made protection from Intact Insurance: Equipment Breakdown Insurance.



PROTECTION THAT'S TOO OFTEN NEGLECTED: DIRECTORS AND OFFICERS LIABILITY INSURANCE (D&O)

Unfair competition, defamation: these are some examples of allegations that can result in a lawsuit being brought against the directors and officers of a company. Many board members and executives believe that if their company were sued, their personal liability would be limited and their private assets would be untouchable. Not so! A lawsuit could put their financial security

at risk, and various legislation has created increasingly onerous obligations for directors and officers.

Help keep your customers safe from possible litigation by providing them with coverage that's perfectly suited to the risks that come with their responsibilities: Directors and Officers Liability Insurance (D & O). A lawsuit, even one that's completely unfounded, can result in significant legal fees for the defence. But with the right D&O policy, your clients who are executives or board members will be protected against suits alleging wrongful acts, including:

- negligence, misconduct, errors and omissions;
- breach of duty;
- misleading statements; or
- any other act covered by the policy that could be held against them in their capacity as a director or officer.

Small businesses are just as vulnerable to lawsuits, and Intact Insurance has designed a product specifically for them: Directors and Officers Liability Insurance for Small Business.

New D&O product for non-profits: Directors and officers of non-profit organizations can also insure against their liability with a **newly revised and enhanced policy offering.**

Myth and reality: arguments to convince your customers

It can be hard to convince your customers they need protection against these risks. Here are some solid arguments to counter the objections they might raise.

What the client thinks

MY LIABILITY IS LIMITED, THEY CAN'T COME AFTER MY PERSONAL ASSETS.

MY BUSINESS IS TOO SMALL, I DON'T NEED THIS.

I RARELY ATTEND THE CORPORATION'S BOARD MEETINGS.

LAWSUITS ARE OFTEN TOTALLY WITHOUT MERIT.

What they need to know

THAT'S NOT TRUE. A DIRECTOR'S PERSONAL ASSETS CAN BE TARGETED IN A SUIT.

LIABILITY IS THE SAME FOR ANY BUSINESS OR ASSOCIATION, LARGE OR SMALL.

IT DOESN'T MATTER. YOUR CUSTOMER CAN BE SUED IN THE SAME WAY AS A REGULAR BOARD MEMBER.

MAYBE, BUT A DEFENCE MUST BE PRESENTED IF THE CASE GOES TO COURT.

Making it even easier for you to help your customers get the protection they need, you can quickly find the best quote available to them. With our new simplified insurance application, we can turn your D&O **submissions** around within 48 hours.



KEEPING THE NEW PRODUCTS ROLLING IN COMMERCIAL AUTO INSURANCE

AFTER ROADSIDE ASSISTANCE, IT'S TIME FOR GOOD RECORD PROTECTION COMMERCIAL VEHICLE

At Intact Insurance, we're always looking to innovate in ways that benefit you. Here's an example: after launching commercial auto roadside assistance in the fall of 2016, we put Good Record Protection Commercial Vehicle on the road earlier this year, to benefit you and your clients.

Forgiveness for two accidents: how can you resist a benefit like that?

If you have small business clients, many of them probably use commercial vehicles – light or heavy trucks – in their operations. Good Record Protection has been a hit with Personal Lines customers, and it will be just as much appreciated by your business customers who have commercial auto insurance with Intact Insurance.

And for good reason! With this protection, your commercial auto customers and their assigned drivers obtain a guarantee of forgiveness for two accidents, whether at fault or not, over a five-year period.

More features of Good Record Protection Commercial Vehicle

- Affordable rates: only about 6% of the base premium for each vehicle
- More stable premiums: forgiveness prevents increases resulting from one or two accidents
- Coverage applies to the vehicle: no restriction on how many assigned drivers can operate a given automobile

Eligibility conditions for Good Record Protection Commercial Vehicle

- Minimum of \$1,000,000 Liability coverage on each vehicle on the policy
- No auto claims (at-fault or not) in the last five years, for the insured vehicles and assigned drivers;

When there's trouble on the road, the right assistance makes all the difference

With Intact Insurance, your commercial auto customers can put their trucks on the road with confidence, thanks to our Commercial Auto Roadside Assistance. For as little as \$50 a year per eligible vehicle, your customers receive fast assistance in case of problems on the road. They're entitled to four service calls per year for the following:

- Towing up to 50 kilometres, a longer range than other offers on the market
- Gas delivery (up to 10 litres) at no charge
- Battery boosting
- Door unlocking
- Tire change

For more details, [click here](#).



ROOF SNOW REMOVAL PROGRAM FOR COMMERCIAL BUILDINGS

IT'S WORTH SPREADING THE WORD

When it comes to loss prevention, Intact Insurance is a leader. The company demonstrated this again last January by implementing a program to clear snow and ice from the roofs of commercial buildings, including farm buildings. Aimed at Intact Insurance Commercial Lines customers with All Risks coverage, the program reimburses the policyholder for the cost of removing snow from a roof, up to a maximum of \$1,000 per eligible building.

On two separate occasions in the winter of 2017, we issued weather alerts under this program:

- February 15 for the regions of Beauce-Nord, Beauce-Sud and Bellechasse;
- March 15 for Charlevoix, Quebec City, Chaudière-Appalaches and the Saguenay.

Brokers in these regions received a warning message to be forwarded to their customers who might be affected, advising them of the high risk of damage to their buildings' roofs due to weather conditions. They were also invited to take advantage of our prevention program. In total, we received 55 claims for reimbursement.

A program destined for success

Next winter and in future years, this initiative is sure to be more and more popular with your customers. It contains all the key components of an effective program to help them prevent the risk of a roof collapse. We are able to:

- forward information in real time, based on the data received from weather stations across Quebec;
- target policyholders in areas affected by a weather alert;
- contact brokers quickly to provide them with a list of their customers who may be affected;
- follow up daily on the alerts issued under the program;
- be proactive, as these alerts are sent out quickly, before the heavy precipitation even begins.

A great opportunity to showcase your role

Our prevention program has the added advantage of demonstrating to your clients that:

- you are proactive about loss prevention;
- you can provide a concrete solution that may avert a disaster for them;

- you're keeping an eye out for their interests, contacting them to talk about an imminent danger instead of disappearing until renewal time.

Looking ahead to next winter

This year, the program was rolled out in the middle of winter, which did not give you the opportunity to promote it to your customers in advance.

This coming fall, we will be contacting brokers to help you get the word out about the roof snow removal initiative. We'll also be reviewing the eligibility criteria in ways likely to result in more of your clients taking advantage of the program.

So, when the time comes, make the most of the opportunity offered by the Intact Insurance Roof Snow Removal Program for commercial buildings, and keep your value as an advisor top of mind with your business insurance clientele.

FARM INSURANCE PREVENTION: A KEY SUCCESS FACTOR FOR FARMERS

Prevention is one of the keys to success for all farm businesses. Implementing preventive measures and verifying certain aspects of the operation are effective ways of protecting the farm. In doing so your customers help reduce losses due to lack of protection and minimize any impacts on their operations.

Despite their busy schedules, it is in your customers' best interests to do the following checks. It could save them a lot of trouble.

- Inspect or repair concrete stave silos before filling.
- Inspect or work on the roofing material or structure: Replace shingles or metal, repaint metal, fix any screws or nails that are coming out, patch holes and make sure there are no leaks, verify structural strength and condition of assembly pieces brackets and other components.
- Inspect or work on walls: Replace or repair damaged sections of exterior cladding (check for mechanical damage, rust, etc.) to prevent water damage and easy access for rodents.
- Inspect and maintain hay elevators before the start of the new season: Lubricate, make adjustments, replace worn parts. Consider replacing belt-drive systems by safer gear-drive motors
- Lightning rods on buildings: If not correctly installed, lightning rods often create a hazard instead of providing protection. It is better either to remove them or to call in a professional to make sure they are safely installed and will work effectively.
- Control weed and shrub growth near buildings; these can attract pests, damage structures and foundations, and help a fire spread.
- Control rain and snowfall: Install or clean gutters and drains, inspect and repair foundations, caulk windows, etc.
- Inspect electrical panels in livestock buildings on hot days to detect possible overheating of circuit breakers and contacts. Power demand is much greater when ventilation systems are working at full capacity.

For any information or questions about prevention, please contact us by email at: **prevention.quebec@intact.net**

Read more →

Join forces with an industry leader: Intact Farm Insurance

Your farming customers aim to succeed and work hard to get there. Join forces with an industry leader that knows how to protect the fruits of their labour. They deserve it! This is what you get with Intact Farm Insurance:

- Solid expertise in both risk selection and claim settlement
- product and service offering that meets farm customers' needs
- dedicated team of loss prevention consultants to help keep the farm successful

BUSINESS EVENTS: WE WERE THERE!

In July, Intact enjoyed a high profile among your business customers through its attendance at the annual convention of the Bus Carriers Federation. Once again we sponsored the closing banquet of the convention, which was held from June 29 to July 1, 2017 at Château Mont-Sainte-Anne near Québec City. Attending the annual members' convention was a wonderful opportunity for us to reiterate our support for our partner.

We were also there for your trucking customers when we took part in and sponsored the annual convention of the Association du camionnage du Québec, which was held at the Hilton Lac-Leamy in early May.

DID YOU KNOW? INTACT INSURANCE...



That means you have everything you need to meet all your customers' needs, including those who manage condominiums or residential buildings. Indeed, in the first quarter of 2017 we took on seven new risks in the insurance market for condo corporations. At a time when many insurers are abandoning this market, Intact Insurance is still here to provide all the coverage your customers need.



It comes as no surprise that more and more farm businesses are trusting us for their insurance coverage needs. In fact we recently had the pleasure of welcoming a major agricultural producer as a new customer.



Thanks to its partnership with the Quebec Ski Area Association, Intact Insurance benefited from high visibility among the thousands of skiers – including your business customers – who hurtled down the slopes over the last ski season.

A GOLDEN INVITATION

★ THE ELITE BUSINESS CONTEST ★



It's over, the Elite Business contest period ended July 31. We invited everyone to enter the contest and clearly our message did not go unheard. Indeed, by July 24 we had 760 entries, a new record for an Intact Insurance business contest! Thank you for entering!

While we wait to find out who the next winners will be, here is a list of the entrants who won prizes in the draws held on May 24, June 7 and 21, and July 5. Winners of the Nespresso VertuoLine Evoluo coffee machine and Aeroccino plus 50 capsules: Roxanne Boucher (PMA Assurances), Céline Papineau-Girard (La Turquoise), Isabelle Landry

(Groupe Ostiguy & Gendron), Annie St-Georges (Assurances St-Georges & Filles), Nicolas Morin (Geska Insurance and Consulting), Olivier Coulombe (Essor Insurance), Sébastien Talbot (Assurances Pouliot & Associés), Nathalie Dion and Josyane Lacombe (La Turquoise), Nancy Gingras (Martel & Martel) and Karine Jutras (EgR Inc.)

Winners of the GoPro Hero5 Session camera: Daniel Cliche (AccèsConseil), Nicole Fortin (Assurancia Gatineau), Lucie Jodoin (Chapdelaine Assurances), Yannick Tremblay (Tremblay Assurance), Bruno Evangelista (Groupe DPJL), France Dostaler (PMT ROY Assurances et services financiers), Brigitte Allard

(La Turquoise), Patrick Mcmenamin (Groupe DPJL) and Carol Lemay (MP2B).

In the next issue we will announce the winners of the final two bimonthly BRONZE draws held on July 19 and August 9.

The draws for the grand prizes will also be held in August:

GOLD: A VIP trip with the Montreal Canadiens. The winner and a guest of his or her choice will board a private jet with a member of the Canadiens organization to attend one of their away games .

SILVER: The Ultimate Canadiens Experience. You and a guest will enjoy a Canadiens game at the Bell Centre at ice level along with a meal at the private restaurant La Mise au Jeu... and even more!

GROWTH: Renaissance Loft for a Canadiens game. A magical evening of hockey and entertainment with colleagues in the Renaissance Loft, the Bell Centre's new festive and fun private box at the press gallery level.

For more information about the prizes, visit the contest [website](#).

Intact Insurance thanks you once again for participating in the contest and wishes you good luck in the next draws.